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MISSOURI REAL ESTATE MALPRACTICE INSURANCE REPORT 1992



Missouri Department of Insurance
Statistics Section
March 1994

REAL ESTATE MALPRACTICE INSURANCE REPORT

**MISSOURI
REAL ESTATE
MALPRACTICE
INSURANCE
REPORT**

1992

Copies of this report will be made available in braille, large print, or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 670, Jefferson City, MO 65102-0670.

**Missouri Department of Insurance
Statistics Section
March 1994**

REAL ESTATE MALPRACTICE INSURANCE REPORT

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INTRODUCTION

This report summarizes Missouri real estate malpractice data for years 1986 - 1992. The charts, graphs and tables in the first seven sections of this report which contain closed claim information were constructed from data collected by the Missouri Department of Insurance as required by Section 383.060 RSMo. Premium and loss data, derived from the Missouri Page 14 Supplement, are presented in the final section.

Incomplete closed claim data were not included in this report. Therefore, the total number of closed claims and the total amount paid for all closed claims are greatly understated. However, the average indemnity and loss expenses paid only vary slightly when all closed claims are included.

Copies of this report will be made available in braille, large print, or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE PRACTICE EXPERIENCE
SEVEN YEAR SUMMARY
(1986-1992)

SEVEN YEAR SUMMARY (1986 - 1992)

Year	Number of Open Claims	Total Claims Closed	Percent Closed	Number of Settled Through Claim Settlement Proceedings	Number of Settled Through Payment	Percent Settled Through Claim Settlement Proceedings	Percent Settled Through Payment
1986	1,044	1,044	100%	104	940	99%	1%
1987	1,044	1,044	100%	104	940	99%	1%
1988	1,044	1,044	100%	104	940	99%	1%
1989	1,044	1,044	100%	104	940	99%	1%
1990	1,044	1,044	100%	104	940	99%	1%
1991	1,044	1,044	100%	104	940	99%	1%
1992	1,044	1,044	100%	104	940	99%	1%

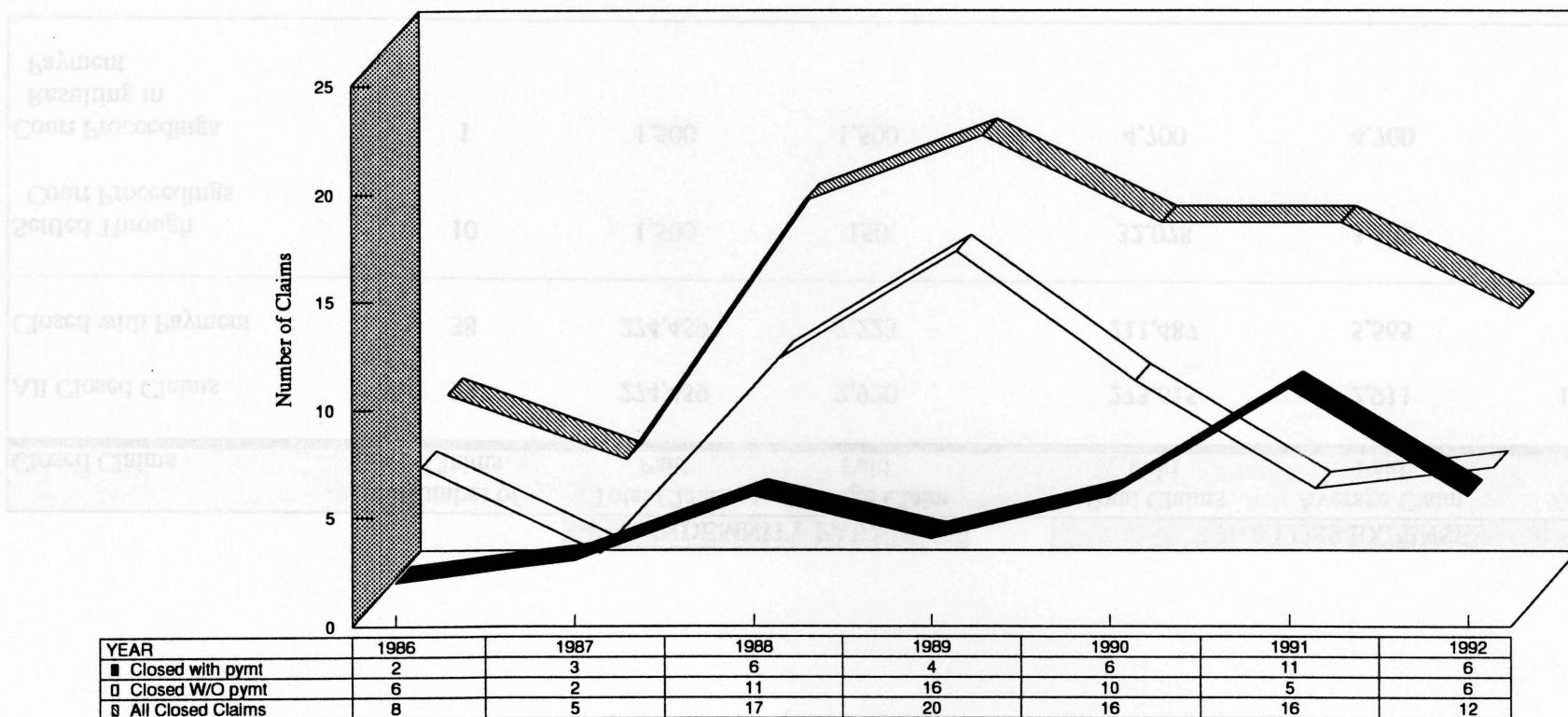
**MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE EXPERIENCE
SEVEN YEAR SUMMARY
(1986-1992)**

Closed Claims	Number of Claims	INDEMNITY PAID		LOSS EXPENSES		
		Total Claims Paid	Average Claim Paid	Total Claims Paid	Average Claim Paid	% of Total Paid
All Closed Claims	94	274,459	2,920	273,615	2,911	100.00%
Closed with Payment	38	274,459	7,223	211,487	5,565	77.29%
Settled Through Court Proceedings	10	1,500	150	32,078	3,208	11.72%
Court Proceedings Resulting in Payment	1	1,500	1,500	4,700	4,700	1.72%

MISSOURI REAL ESTATE MALPRACTICE INSURANCE

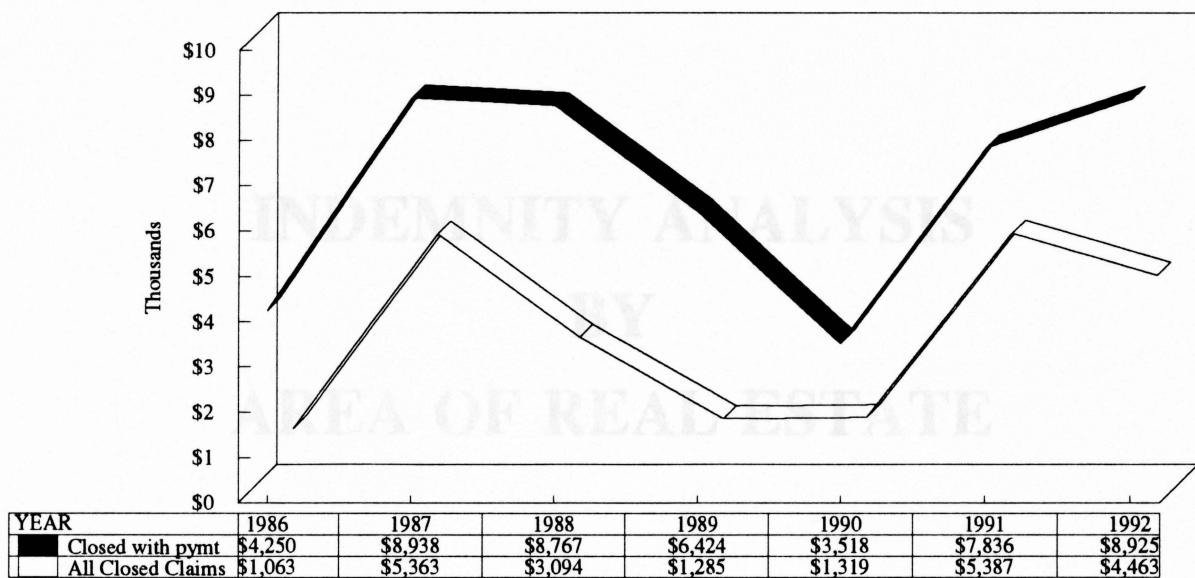
CLOSED CLAIMS

1986 - 1992

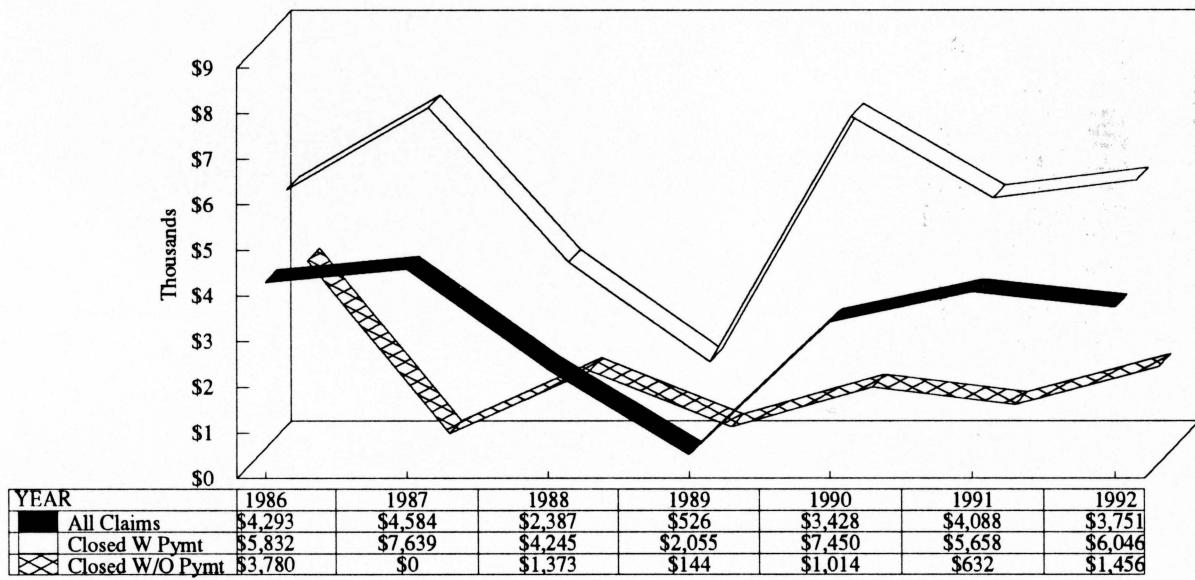


MISSOURI REAL ESTATE MALPRACTICE INSURANCE

AVERAGE PAID CLAIM 1986 - 1992



AVERAGE PAID LOSS ADJUSTMENT EXPENSE 1986 - 1992



INDEMNITY ANALYSIS
BY
AREA OF REAL ESTATE

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1992

YEAR CLOSED = 1986

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	62	2,916	180,796	65.87
AS AGENT TO PROCURE PROPERTY TO PURCHASE	32	2,927	93,663	34.13
TOTAL	94	2,920	274,459	100.00

YEARS CLOSED = 1987

YEAR CLOSED = 1988

YEAR CLOSED = 1989

YEAR CLOSED = 1990

YEAR CLOSED = 1991

YEAR CLOSED = 1992

YEAR CLOSED = 1993

YEAR CLOSED = 1994

YEAR CLOSED = 1995

YEAR CLOSED = 1996

YEAR CLOSED = 1997

YEAR CLOSED = 1998

YEAR CLOSED = 1999

YEAR CLOSED = 2000

YEAR CLOSED = 2001

YEAR CLOSED = 2002

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

INDEMNITY PAID				
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	10	4,755	47,552	17.33
AS AGENT TO PROCURE PROPERTY TO PURCHASE	2	3,000	6,000	2.19
TOTAL	12	4,463	53,552	19.51

YEAR CLOSED = 1991

INDEMNITY PAID				
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	8	3,524	28,192	10.27
AS AGENT TO PROCURE PROPERTY TO PURCHASE	8	7,250	58,000	21.13
TOTAL	16	5,387	86,192	31.40

YEAR CLOSED = 1990

INDEMNITY PAID				
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,408	9,856	3.59
AS AGENT TO PROCURE PROPERTY TO PURCHASE	9	1,250	11,250	4.10
TOTAL	16	1,319	21,106	7.69

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1989

INDEMNITY PAID					
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID	
AREA OF REAL ESTATE					
AS AGENT TO PROCURE PURCHASE OF PROPERTY	15	1,213	18,196	6.63	
AS AGENT TO PROCURE PROPERTY TO PURCHASE	5	1,500	7,500	2.73	
TOTAL	20	1,285	25,696	9.36	

YEAR CLOSED = 1988

INDEMNITY PAID					
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID	
AREA OF REAL ESTATE					
AS AGENT TO PROCURE PURCHASE OF PROPERTY	11	4,191	46,100	16.80	
AS AGENT TO PROCURE PROPERTY TO PURCHASE	6	1,083	6,500	2.37	
TOTAL	17	3,094	52,600	19.16	

YEAR CLOSED = 1987

INDEMNITY PAID					
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID	
AREA OF REAL ESTATE					
AS AGENT TO PROCURE PURCHASE OF PROPERTY	4	5,600	22,400	8.16	
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	4,413	4,413	1.61	
TOTAL	5	5,363	26,813	9.77	

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

AREA OF REAL ESTATE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,214	8,500	3.10
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

ACRS CLOSED = 1986

YEAR CLOSED = 1986

ACRS

AREA OF REAL ESTATE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,214	8,500	3.10
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

ACRS CLOSED = 1986

YEAR CLOSED = 1986

ACRS

AREA OF REAL ESTATE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,214	8,500	3.10
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

ACRS CLOSED = 1986

INDEMNITY ANALYSIS

BY

MAJOR ACTIVITY

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1992

YEAR CLOSED = 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
MAJOR ACTIVITY CODE				
LISTING THE PROPERTY FOR SALE	36	2,291	82,459	30.04
SHOWING PROPERTY	44	2,826	124,350	45.31
CLOSING AND TRANSFERRING TITLE	14	4,832	67,650	24.65
TOTAL	94	2,920	274,459	100.00

MAJOR ACTIVITY CODE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
LISTING THE PROPERTY FOR SALE	36	2,291	82,459	30.04
SHOWING PROPERTY	44	2,826	124,350	45.31
CLOSING AND TRANSFERRING TITLE	14	4,832	67,650	24.65
TOTAL	94	2,920	274,459	100.00

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	2	5,750	11,500	4.19
LISTING THE PROPERTY FOR SALE	8	4,507	36,052	13.14
SHOWING PROPERTY	2	3,000	6,000	2.19
TOTAL	12	4,463	53,552	19.51

YEAR CLOSED = 1991

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	3	10,500	31,500	11.48
LISTING THE PROPERTY FOR SALE	5	3,638	18,192	6.63
SHOWING PROPERTY	8	4,563	36,500	13.30
TOTAL	16	5,387	86,192	31.40

MAJOR ACTIVITY CODE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	3	10,500	31,500	11.48
LISTING THE PROPERTY FOR SALE	5	3,638	18,192	6.63
SHOWING PROPERTY	8	4,563	36,500	13.30
TOTAL	16	5,387	86,192	31.40

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1990

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
MAJOR ACTIVITY CODE				
CLOSING AND TRANSFERRING TITLE	2	625	1,250	0.46
LISTING THE PROPERTY FOR SALE	4	2,152	8,606	3.14
SHOWING PROPERTY	10	1,125	11,250	4.10
TOTAL	16	1,319	21,106	7.69

YEAR CLOSED = 1989

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
MAJOR ACTIVITY CODE				
CLOSING AND TRANSFERRING TITLE	1	3,000	3,000	1.09
LISTING THE PROPERTY FOR SALE	10	1,270	12,696	4.63
SHOWING PROPERTY	9	1,111	10,000	3.64
TOTAL	20	1,285	25,696	9.36

YEAR CLOSED = 1988

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1988

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
MAJOR ACTIVITY CODE				
CLOSING AND TRANSFERRING TITLE	3	1,000	3,000	1.09
LISTING THE PROPERTY FOR SALE	7	357	2,500	0.91
SHOWING PROPERTY	7	6,729	47,100	17.16
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
MAJOR ACTIVITY CODE				
CLOSING AND TRANSFERRING TITLE	2	8,700	17,400	6.34
LISTING THE PROPERTY FOR SALE	1	4,413	4,413	1.61
SHOWING PROPERTY	2	2,500	5,000	1.82
TOTAL	5	5,363	26,813	9.77

YEAR CLOSED = 1988

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	1	0	0	0.00
LISTING THE PROPERTY FOR SALE	1	0	0	0.00
SHOWING PROPERTY	6	1,417	8,500	3.10
TOTAL	8	1,063	8,500	3.10

INDEMNITY ANALYSIS
BY
ALLEGED ERROR OR OMISSION

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1992

YEAR CLOSED = 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	68	2,929	199,146	72.56
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	9	3,563	32,063	11.68
OTHER	17	2,544	43,250	15.76
TOTAL	94	2,920	274,459	100.00

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	9	5,950	53,552	19.51
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	0	0	0.00
OTHER	11	0	0	0.00
TOTAL	121	4,463	53,552	19.51

YEAR CLOSED = 1991

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	11	4,858	53,442	19.47
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	1	4,000	4,000	1.46
OTHER	4	7,188	28,750	10.48
TOTAL	161	5,387	86,192	31.40

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1990

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	12	1,155	13,856	5.05
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	1	1,250	1,250	0.46
OTHER	3	2,000	6,000	2.19
TOTAL	16	1,319	21,106	7.69

YEAR CLOSED = 1989

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	19	1,352	25,696	9.36
OTHER	1	0	0	0.00
TOTAL	20	1,285	25,696	9.36

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1988

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	13	4,046	52,600	19.16
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	0	0	0.00
OTHER	2	0	0	0.00
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	10,907	21,813	7.95
OTHER	3	1,667	5,000	1.82
TOTAL	5	5,363	26,813	9.77

YEAR CLOSED = 1986

INDEMNITY PAID
YEAR 62, FILE MATERVICICE INSURANCE
HIZZONKIZ DELIVERED OR INSURANCE

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

YEAR CLOSED = 1986

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	4	0	0	0.00
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	1	5,000	5,000	1.82
OTHER	3	1,167	3,500	1.28
TOTAL	8	1,063	8,500	3.10

INDEMNITY ANALYSIS
BY
CLAIM DISPOSITION

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLAIM DISPOSITION				
BEFORE FILING SUIT OR DEMANDING HEARING	19	273	5,196	1.89
BEFORE TRIAL OR HEARING	45	5,950	267,763	97.56
DURING TRIAL OR HEARING	3	500	1,500	0.55
AFTER JUDGMENT, BEFORE APPEAL	7	0	0	0.00
CLAIM OR SUIT ABANDONED	20	0	0	0.00
TOTAL	94	2,920	274,459	100.00

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

INDEMNITY PAID				
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLAIM DISPOSITION				
BEFORE TRIAL OR HEARING	8	6,694	53,552	19.51
CLAIM OR SUIT ABANDONED	2	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	1	0	0	0.00
DURING TRIAL OR HEARING	1	0	0	0.00
TOTAL	12	4,463	53,552	19.51

YEAR CLOSED = 1991

INDEMNITY PAID				
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLAIM DISPOSITION				
BEFORE TRIAL OR HEARING	13	6,630	86,192	31.40
CLAIM OR SUIT ABANDONED	2	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	1	0	0	0.00
TOTAL	16	5,387	86,192	31.40

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1990

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLAIM DISPOSITION				
BEFORE TRIAL OR HEARING	6	3,518	21,106	7.69
CLAIM OR SUIT ABANDONED	6	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	2	0	0	0.00
AFTER JUDGMENT, BEFORE APPEAL	2	0	0	0.00
TOTAL	16	1,319	21,106	7.69

YEAR CLOSED = 1989

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLAIM DISPOSITION				
BEFORE TRIAL OR HEARING	5	4,100	20,500	7.47
CLAIM OR SUIT ABANDONED	1	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	12	433	5,196	1.89
AFTER JUDGMENT, BEFORE APPEAL	2	0	0	0.00
TOTAL	20	1,285	25,696	9.36

YEAR CLOSED = 1988

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1988

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	5	10,220	51,100	18.62
CLAIM OR SUIT ABANDONED	7	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	1	0	0	0.00
DURING TRIAL OR HEARING	1	1,500	1,500	0.55
AFTER JUDGMENT, BEFORE APPEAL	3	0	0	0.00
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	4	6,703	26,813	9.77
CLAIM OR SUIT ABANDONED	1	0	0	0.00
TOTAL	5	5,363	26,813	9.77

YEAR CLOSED = 1986

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	4	2,125	8,500	3.10
CLAIM OR SUIT ABANDONED	1	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	2	0	0	0.00
DURING TRIAL OR HEARING	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

INDEMNITY ANALYSIS
BY
YEARS ADMITTED TO PRACTICE

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1986 - 1992

YEARS ADMITTED TO PRACTICE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
UNDER 4 YEARS	6	4,366	26,196	9.54
4 TO 10 YEARS	27	2,897	78,215	28.50
OVER 10 YEARS	61	2,788	170,048	61.96
TOTAL	94	2,920	274,459	100.00

INDEMNITY ANALYSIS
BY
INSURED/CLAIMANT RELATIONSHIP

INSURER'S DEPARTMENT OF INDEMNITY
REVIEW AND ANALYSIS OF SELECTED INSURANCE
POLICIES AND CLAIMS
1980-1981 & 1981-1982

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986 - 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
INSURED'S RELATIONSHIP TO THE CLAIMANT				
CONTRACTUAL RELATIONSHIP WITH CLAIMANT	34	2,995	101,813	37.10
NON-CONTRACTUAL RELATIONSHIP WITH CLAIMANT	60	2,877	172,646	62.90
TOTAL	94	2,920	274,459	100.00

PREMIUM AND LOSS DATA

MISSOURI DEPARTMENT OF INSURANCE
1992 PAGE 14 SUPPLEMENT
REAL ESTATE MALPRACTICE EXPERIENCE
WITH MARKET SHARE

NAIC Company Code	Company Name	Market Share	Written Premium	Earned Premium	Incurred Losses	Loss Ratio
22527	The Home Insurance Company	65.77%	146,514	139,532	20,125	14.42%
25658	Travelers Indemnity Company	21.82%	48,600	27,391	(13,376)	-48.83%
39845	Employers Reinsurance Corporation	8.69%	19,365	19,179	2,642	13.78%
35742	Acceleration National Insurance Co	3.17%	7,053	7,053	346,253	4909.30%
25976	Utica Mutual Insurance Company	1.00%	2,232	1,587	0	0.00%
36781	VASA North Atlantic Insurance Co	0.00%	0	2,372	377	15.89%
24767	St Paul Fire & Marine Ins Co	-0.45%	(1,008)	3,056	(18,533)	-606.45%
Total			222,756	200,170	337,488	168.60%